

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Penny S. Sheaffer**  
**fka Penny S. Morhac**  
Debtor(s)

Bankruptcy Case No.: 15-23384-GLT  
Related to Docket No. 69  
Chapter: 13  
Docket No.: 70 – 69  
Concil. Conf.: January 24, 2019 at 11:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **December 21, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **January 7, 2019**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 24, 2019 at 11:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: November 6, 2018

cm: All Creditors and Parties In Interest



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Gregory L. Taddonio, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Penny S. Sheaffer  
 Debtor

Case No. 15-23384-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 213

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Nov 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2018.

db +Penny S. Sheaffer, 241 Bethel Church Road, Vandergrift, PA 15690-9043  
 cr +Parks Twp Municipal Authority, 1106 Highland Avenue, Vandergrift, PA 15690-6136  
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,  
 Pittsburgh, PA 15212-5860  
 14106895 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, Attn:Collection Center,  
 P. O. Box 14931, Pittsburgh, PA 15234)  
 14106892 +Cach LLC aka Square Two Financial, 4500 Cherry Creek Road S Suite 700,  
 Denver, CO 80246-1534  
 14106894 +Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560  
 Department of Education, PO Box 16448, St. Paul, MN 55116-0448  
 14106897 +Northwest Consumer Discount, P.O. Box 2169, Butler, PA 16003-2169  
 14106898 PARKS TOWNSHIP MUNICIPAL AUTHORITY, 101 Highland Avenue, VANDERGRIFT, PA 15690  
 14106901 U S Dept Of Ed/Gsl/Atl, P. O. Box 4222, Iowa City, IA 52244  
 14727857 +Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC,  
 1600 South Douglass Road, Anaheim, CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14106891 +E-mail/Text: rksnyder@co.armstrong.pa.us Nov 07 2018 02:21:02  
 Armstrong County Tax Claim Bureau, Court House, 450 East Market Street,  
 Kittanning, PA 16201-1409  
 14135404 E-mail/PDF: resurgentbknofications@resurgent.com Nov 07 2018 02:18:24 CACH, LLC,  
 PO Box 10587, Greenville, SC 29603-0587  
 14106893 +E-mail/Text: bankruptcynotices@cbecompanies.com Nov 07 2018 02:21:01 Cbe Group,  
 1309 Technology Parkway, Cedar Falls, IA 50613-6976  
 14130907 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 07 2018 02:20:24 Ditech Financial LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number 57709-6154  
 14106896 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 07 2018 02:20:24 Green Tree Servicing LLC,  
 P. O. Box 6172, Rapid City, SD 57709-6172  
 14106900 +E-mail/Text: bankruptcy@sw-credit.com Nov 07 2018 02:20:48 Southwest Credit System,  
 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958  
 14106902 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 07 2018 02:20:16  
 Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225  
 14106903 E-mail/Text: bankruptcy@firstenergycorp.com Nov 07 2018 02:20:51 West Penn Power,  
 76 South Main Street, Akron, OH 44308-1890  
 14167028 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 07 2018 02:20:51 West Penn Power,  
 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CitiFinancial Servicing LLC  
 cr CitiFinancial Servicing LLC et. al.  
 cr Ditech Financial LLC, As Authorized Servicer Citif  
 cr Wilmington Savings Fund Society, FSB Et Al...  
 cr Wilmington Savings Fund Society, FSB, as trustee f  
 cr Wilmington Savings Fund Society, FSB, as trustee f  
 cr\* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587  
 14106899 ##+Peoples Natural Gas, P. O.Box 6766, Pittsburgh, PA 15212-0766

TOTALS: 6, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jhel  
Form ID: 213

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Total Noticed: 20

Date Rcvd: Nov 06, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2018 at the address(es) listed below:

David A. Colecchia on behalf of Debtor Penny S. Sheaffer colecchia542@comcast.net,  
dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;rjuliano@my-lawyers.us;ekud  
lock@my-lawyers.us  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB Et Al...  
bkgroup@kmlawgroup.com  
Joseph P. Schalk on behalf of Creditor CitiFinancial Servicing LLC et. al. jschalk@barley.com,  
sromig@barley.com  
Joseph P. Schalk on behalf of Creditor Ditech Financial LLC, As Authorized Servicer  
Citifinancial Servicing LLC etal jschalk@barley.com, sromig@barley.com  
Justin P. Schantz on behalf of Debtor Penny S. Sheaffer jschantz@my-lawyers.us,  
colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;rjulia  
no@my-lawyers.us;ekudlock@my-lawyers.us  
Mario J. Hanyon on behalf of Creditor CitiFinancial Servicing LLC pawb@fedphe.com  
Michael S. Lazaroff on behalf of Creditor Parks Twp Municipal Authority  
butlerdebtlaw@zoominternet.net, alliedmilitary@berlin.com;lazaroffmr67241@notify.bestcase.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10